



Know Your Health Benefits Terms

Making sure you know common terminology can help you navigate the process of evaluating different types of health benefits plans.

- **A premium** is the amount you pay for insurance.
- **“In-network” treatment** means receiving treatment from the doctors, clinics, health centers, hospitals, medical practices and other providers with whom your plan has an agreement.
- **A deductible** is the amount you pay before your plan begins to pay.
- **Coinsurance** is the percentage of the cost of services you pay once you’ve met your deductible.
- **Copayment** is the amount you pay up front for your visit.



Federal Employees Health Benefits (FEHB) Program Features and Types of Plans

FEHB plans offer you a choice of coverage with three enrollment types. You can choose **Self Only** coverage just for you, **Self Plus One** for you and one other eligible family member, or **Self and Family** coverage for you and two or more eligible dependents.

The FEHB Program also provides you with the option of choosing from various types of plans, which include:

	Features	Trade-Off
Fee-for-Service (FFS) Plans	You can choose your physicians, hospitals, and other providers	You may incur higher out-of-pocket expenses than other plan types
Health Maintenance Organization (HMO) Plans	You receive care through a network of physicians or hospitals within a particular geographic or service area	You generally must use in-network providers and need a referral to see a different provider
Consumer Driven Health Plans (CDHP) and High Deductible Health Plans (HDHP)	Gives you freedom in spending health care dollars and offers a Health Savings Account (HSA) or Health Reimbursement Arrangements (HRA) to pay for certain up-front medical costs.	You have a higher deductible than other plan types





How Do I Enroll or Change My Enrollment

- Complete the *PostalEASE* FEHB worksheet
- Access *PostalEASE* on LiteBlue (<https://liteblue.usps.gov>), at an Employee Self Service Kiosk, on the Intranet (from the Blue page), or by calling the Employee Service Line toll-free 1-877-477-3273, option 1.

If you need additional enrollment information, help using PostalEASE, or experiencing a QLE, contact the HRSSC at 1-877-477-3273, option 5 (Federal Relay Service 1-800-877-8339).



Thinking About Retirement

Retirement is not a QLE. If you are thinking of retiring next year, you should take a close look at your benefits and align them with your retirement needs during this year's Open Season. If you are planning on retiring in January, you should contact the HR Shared Service Center (HRSSC) to discuss the best time to make an enrollment change. The HRSSC can be reached at 1-877-477-3273, option 5 (*Federal Relay Service 1-800-877-8339*).



Flexible Spending Accounts – Opportunity to Save

With a flexible spending account (FSA), you can save on a wide variety of everyday medical, dental, vision and day care expenses. It's a tax break that's simple to use and works for all employees eligible for FEHB.

Your Benefits Checklist

- ✓ Go to the LiteBlue page to access all the information, resources, and tools regarding your health benefits and various types of plans.
- ✓ Use Checkbook's Guide to Health Plans to compare available options and find the right plan for you.
- ✓ When you're ready, make any necessary changes to your enrollment via *PostalEASE*, which you can access through LiteBlue, Employee Self Service Kiosks, or Blue.
- ✓ If you are experiencing a QLE, please contact HRSSC 1-877-477-3273, option 5 (*Federal Relay Service 1-800-877-8339*).

Compare Plans

To help you navigate through the wide selection of health plans available through FEHB, the Postal Service now provides you free access to **Checkbook's Guide to Health Plans**. Through this tool you can:

- See plans ranked by your specific coverage needs
- Compare limits on out-of-pocket costs
- Find data on plan quality and enrollee satisfaction with each plan's service

Checkbook's Guide summarizes thousands of facts about the plans to simplify your choice. And it's free to you as a Postal employee!

LiteBlue provides a link to Checkbook's Guide to Health Plans: liteblue.usps.gov/openseason



Go to liteblue.usps.gov/openseason for more information about your health benefits!

Visit LiteBlue for everything you need to know about benefits programs, types of health plans, premiums, updating your benefits elections, and more!